

Information to identify the case:

Debtor 1	<u>Mike Lewicki</u>	Social Security number or ITIN	xxx-xx-4788
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jennifer Lewicki</u>	Social Security number or ITIN	xxx-xx-8176
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-28717-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mike Lewicki

Jennifer Lewicki

11/9/23

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mike Lewicki
Jennifer Lewicki
Debtors

Case No. 18-28717-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 09, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Mike Lewicki, Jennifer Lewicki, 77 Westover Avenue, West Caldwell, NJ 07006-7712
517765837	Ditech, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709
517765842	+ Fairfield Dental Group PA, 193 Fairfield Road, Fairfield, NJ 07004-2472
517765843	+ Gene Tox Worldwide, LLC, 136 Ridge Road, Suite 1A, Lyndhurst, NJ 07071-1269
517765845	+ HSNI, LLC, 4620 Woodland Corporate Blvd., Tampa, FL 33614-2415
517765847	++ NORTHWEST RADIOLOGY ASSOCIATES, 45 PINE STREET SUITE 8, ROCKAWAY NJ 07866-3149 address filed with court: Northwest Radiology Associates, 45 Pine Street, Suite 8, Rockaway, NJ 07866
517765853	State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 10 2023 01:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 10 2023 01:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Nov 10 2023 01:03:00	U.S. Bank Trust National Association, not in its i, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517796399	EDI: GMACFS.COM	Nov 10 2023 05:36:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
517801946	EDI: GMACFS.COM	Nov 10 2023 05:36:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
517765826	+ EDI: GMACFS.COM	Nov 10 2023 05:36:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517765827	+ EDI: GMACFS.COM	Nov 10 2023 05:36:00	Ally Financial, P O Box 380901, Bloomington, MN 55438-0901
517765828	+ EDI: GMACFS.COM	Nov 10 2023 05:36:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517765830	+ EDI: TSYS2	Nov 10 2023 05:36:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
517765829	+ EDI: TSYS2	Nov 10 2023 05:36:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517765832	EDI: CAPITALONE.COM	Nov 10 2023 05:36:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517765831	+ EDI: CAPITALONE.COM		

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		Nov 10 2023 05:36:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517824251	EDI: CAPITALONE.COM		
		Nov 10 2023 05:36:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517765833	EDI: WFNNB.COM		
		Nov 10 2023 05:36:00	Comenity - King Size, PO Box 659728, San Antonio, TX 78265
517765834	+ EDI: WFNNB.COM		
		Nov 10 2023 05:36:00	Comenity Bank/womnwt, Po Box 182789, Columbus, OH 43218-2789
517765835	+ EDI: WFNNB.COM		
		Nov 10 2023 05:36:00	Comenitybank/wayfair, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517765836	+ EDI: WFNNB.COM		
		Nov 10 2023 05:36:00	Comenitybank/wayfair, Po Box 182789, Columbus, OH 43218-2789
517765838	+ Email/Text: bankruptcydepartment@tsico.com		
		Nov 10 2023 01:05:00	EOS CCA, PO Box 981008, Boston, MA 02298-1008
517765839	Email/Text: bankruptcycourts@equifax.com		
		Nov 10 2023 01:04:00	Equifax, PO BOX 740241, Atlanta, GA 30374
517765840	+ Email/Text: bknotice@ercbpo.com		
		Nov 10 2023 01:05:00	ERC, P.O Box 57610, Jacksonville, FL 32241-7610
517765841	^ MEBN		
		Nov 10 2023 00:51:45	Experian, PO BOX 9701, Allen, TX 75013-9701
517765844	Email/Text: bankruptcy@hsn.net		
		Nov 10 2023 01:05:00	HSN, PO Box 9090, Clearwater, FL 33758-9090
517765846	EDI: IRS.COM		
		Nov 10 2023 05:36:00	IRS, Department of the Treasury, Internal Revenue Service, 310 Lowell Street, Andover, MA 01810-9041
518578827	Email/PDF: resurgentbknotifications@resurgent.com		
		Nov 10 2023 01:32:26	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518578826	Email/PDF: resurgentbknotifications@resurgent.com		
		Nov 10 2023 01:44:29	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
517765848	+ Email/Text: bankruptcy@onlineis.com		
		Nov 10 2023 01:05:00	Online Collections, Po Box 1489, Winterville, NC 28590-1489
517868365	EDI: PRA.COM		
		Nov 10 2023 05:36:00	Portfolio Recovery Associates, LLC, c/o Priceline, POB 41067, Norfolk VA 23541
517881891	EDI: PRA.COM		
		Nov 10 2023 05:36:00	Portfolio Recovery Associates, LLC, c/o Wyndham, POB 41067, Norfolk VA 23541
517765849	EDI: RMSC.COM		
		Nov 10 2023 05:36:00	Pay Pal Credit, P.O Box 71202, Charlotte, NC 28272-1202
517765850	+ Email/Text: pcabkt@phillips-cohen.com		
		Nov 10 2023 01:04:00	Phillips & Cohen Associates, 1002 Justison Street, Wilmington, DE 19801-5148
517852576	EDI: Q3G.COM		
		Nov 10 2023 05:36:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
517765851	+ Email/Text: RASEBN@raslg.com		
		Nov 10 2023 01:03:00	RAS Citron, 130 Clinton Rd, Suite 202, Fairfield, NJ 07004-2927
517765852	EDI: AISSPRINT		
		Nov 10 2023 05:36:00	Sprint, PO BOX 219554, Kansas City, MO 64121-9554
517885632	+ Email/Text: bncmail@w-legal.com		
		Nov 10 2023 01:05:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518537599	+ EDI: RMSC.COM		
		Nov 10 2023 05:36:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518321175	+ EDI: RMSC.COM		
		Nov 10 2023 05:36:00	Synchrony Bank, c/o of PRA Receivables

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			Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517765854	^	MEBN	
			Nov 10 2023 00:51:34 Trans Union, PO BOX 2000, Chester, PA 19016-2000
518252222	+	Email/Text: RASEBN@raslg.com	
			Nov 10 2023 01:03:00 U.S. Bank Trust National Association, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
519321593	+	Email/Text: bkteam@selenefinance.com	
			Nov 10 2023 01:04:00 U.S. Bank Trust National Association., Selene Finance, LP, 9990 Richmond Ave. Suite 400, South Attn: BK Dept, Houston TX 77042-4546, U.S. Bank Trust National Association,
519321592	+	Email/Text: bkteam@selenefinance.com	
			Nov 10 2023 01:04:00 U.S. Bank Trust National Association., (Notices & Payments), Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
517892779	+	Email/Text: bkteam@selenefinance.com	
			Nov 10 2023 01:04:00 VRMTG Asset Trust, 9990 Richmond Ave. Suite 400 South, Houston TX 77042-4546
517765855		EDI: VERIZONCOMB.COM	
			Nov 10 2023 05:36:00 Verizon Wireless, PO BOX 408, Newark, NJ 07101-0408

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor VRMTG ASSET TRUST dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust hkapan@rasnj.com, kimwilson@raslg.com
Kevin Gordon McDonald	

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on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor VRMTG ASSET TRUST kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Scott E. Tanne

on behalf of Debtor Mike Lewicki ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com

Scott E. Tanne

on behalf of Joint Debtor Jennifer Lewicki ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com

Shauna M Deluca

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust sdeluca@hasbanilight.com, hllawpc@gmail.com

Shauna M Deluca

on behalf of Creditor VRMTG ASSET TRUST sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13